Case 09-32187 Doc 1 B1 (Official Form 1) (1/08)	Filed 08/14/09 Document	Entered 08/ Page 1 of 45		7 Des	sc Main
	es Bankruptcy Co trict of North Car	ourt		Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Middle <b>Bivona, James R.</b>	2):	Name of Joint Debte	or (Spouse) (Last, First, N	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  Jimmy Bivona			ed by the Joint Debtor in aiden, and trade names):	the last 8 y	ears
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. EIN (if more than one, state all): <b>0655</b>	). (ITIN) No./Complete	Last four digits of Se EIN (if more than or	oc. Sec. or Individual-Taz ne, state all):	xpayer I.D.	(ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & Zip Code):  3101 Goneaway Rd.		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):			
Charlotte, NC	ZIPCODE <b>28210</b>	Τ			PCODE
County of Residence or of the Principal Place of Busin <b>Mecklenburg</b>	ess:	County of Residence or of the Principal Place of Busine			ss:
Mailing Address of Debtor (if different from street add	ress)	Mailing Address of	Joint Debtor (if different	from street	address):
2	ZIPCODE			Z	PCODE
Location of Principal Assets of Business Debtor (if diff	ferent from street address abo	ove):			
				Z	PCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Bo (Check one)  Health Care Business Single Asset Real Estate U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank	box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  Chapter 7		Pheck one box.) er 15 Petition for nition of a Foreign Proceeding er 15 Petition for nition of a Foreign ain Proceeding ebts
	Tax-Exempt (Check box, if a □ Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code)	pplicable.) organization under tates Code (the	Debts are primarily debts, defined in 11 § 101(8) as "incurre individual primarily personal, family, or hold purpose."	consumer U.S.C. d by an for a	Debts are primarily business debts.
Filing Fee (Check one box)  ✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to in attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A.  ☐ Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration	ndividuals only). Must in certifying that the debtor 6(b). See Official Form	Debtor is not a sn Check if: Debtor's aggregat affiliates are less Check all applicabl A plan is being fi	e boxes: led with this petition	ed in 11 U.S fined in 11 ed debts ow	U.S.C. § 101(51D).
Statistical/Administrative Information  Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is distribution to unsecured creditors.  Estimated Number of Creditors  I J D D D D D D D D D D D D D D D D D D	excluded and administrative	tors.	50,001-		THIS SPACE IS FOR COURT USE ONLY

	ZIPCODE			ZIPCODE	
Location of Principal Assets of Business Debtor (if different from street address above):					
				ZIPCODE	
Type of Debtor  (Form of Organization)  (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.)  Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  ✓ Chapter 7		
	Tax-Exempt (Check box, if a  □ Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code	applicable.) organization under States Code (the		J.S.C. business debts. by an or a	
Filing Fee (Check one box)  ✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to ir attach signed application for the court's consideration is unable to pay fee except in installments. Rule 1006 3A.  ☐ Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration	Debtor is not a sn Check if: Debtor's aggrega affiliates are less Check all applicabl A plan is being fi Acceptances of th	te noncontingent liquidated than \$2,190,000.  e boxes: led with this petition	I in 11 U.S.C. § 101(51D). ined in 11 U.S.C. § 101(51D). I debts owed to non-insiders or etition from one or more classes of		
Statistical/Administrative Information  Debtor estimates that funds will be available for dis  Debtor estimates that, after any exempt property is distribution to unsecured creditors.  Estimated Number of Creditors  Debtor estimates that, after any exempt property is distribution to unsecured creditors.  Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,000-5,000	excluded and administrative	e expenses paid, there v	50,001- O		
Estimated Assets  \[ \begin{array}{ c c c c c c c c c c c c c c c c c c c	0,001 to \$10,000,001 \$50000000000000000000000000000000000	0,000,001 to \$100,000 to \$500	0,001 \$500,000,001 M million to \$1 billion \$ 0,001 \$500,000,001 M	] Tore than I billion	

(This page must be completed and filed in every case)	Bivona, James R.	
Prior Bankruptcy Case Filed Within Last 8	<b>Years</b> (If more than two	, attach additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debto	r (If more than one, attach additional sheet)
Name of Debtor: See Attachment	Case Number:	Date Filed:
District: Western District Of North Carolina	Relationship: Affiliate	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose deb I, the attorney for the pet that I have informed the chapter 7, 11, 12, or 1 explained the relief avai	Exhibit B mpleted if debtor is an individual ts are primarily consumer debts.) itioner named in the foregoing petition, decla petitioner that [he or she] may proceed und of title 11, United States Code, and ha lable under each such chapter. I further cert debtor the notice required by § 342(b) of the
	X	
	Signature of Attorney for I	Debtor(s) Da
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected in Exhibit D completed and signed by the debtor is attached and material of this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	de a part of this petition.	•
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this pe	
There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pen	ding in this District.
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an acti	on or proceeding [in a federal or state court]
Certification by a Debtor Who Reside		ential Property
(Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.) tor's residence. (If box che	ecked, complete the following.)
(Name of landlord or less	or that obtained judgment)	
(Address of lan	dlord or lessor)	
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos		

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

 $\square$  Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Desc Main

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Name of Debtor(s):

Case 09-32187 B1 (Official Form 1) (1/08)

filing of the petition.

**Voluntary Petition** 

Doc 1

Filed 08/14/09

**Document** 

James R. Bivona

(This page must be completed and filed in every case)

Name of Debtor(s):

Bivona, James R.

### **Signatures**

### $Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James R. Bivona
Signature of Debtor

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 13, 2009

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

ionatura of Ear	oian Donrocontativ	10	
ignature of For	eign Representativ	e	

#### Signature of Attorney\*

### X /s/ R. Keith Johnson

Signature of Attorney for Debtor(s)

R. Keith Johnson 8840 R. Keith Johnson, P.A. 1275 Hwy. 16 South Stanley, NC 28164

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### August 13, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

DEBTOR: James R. Bivona

ATTACHMENT TO VOLUNTARY PETITION

RE: PENDING BANKRUPTCY CASES

This debtor, along with the other five (5) individuals listed below, are all equal owners of a corporation known as Five Star Plumbing Contractors, Inc. Business operations ceased in June, 2009. All assets of the corporation were subject to liens, and secured creditors are presently liquidating those assets. This debtor, along with the other five (5) individuals listed below, personally guaranteed a number of the debts of the corporation.

Additionally, this debtor along with the five (5) other individuals listed below are all one-sixth (1/6) members of an entity known as FSP Properties, LLC, a single-asset real estate entity. FSP Properties, LLC owned the building in which Five Star Plumbing Contractors, Inc. operated. That property has no equity, and is going into foreclosure.

#### Debtors:

Jason M. Nagel Mark A. Dunham Peter Chandler Gary J. Connor Jeffrey D. Scisciani

B6 Summary (Case 09-32) 87/07) Doc 1 Filed 08/14/09 Entered 08/14/09 15:32:07 Desc Main

United States B	Page 5 of 45 Sankruptcy Court
	of North Carolina

IN RE:		Case No.
Bivona, James R.		Chapter 7
·	Debtor(s)	•

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 267,000.00		
B - Personal Property	Yes	3	\$ 10,102.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 286,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 1,895,736.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,253.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,344.00
	TOTAL	23	\$ 277,102.00	\$ 2,181,736.58	

Form 6 - Statistical Summary (12/07)

Doc 1

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Document Page 6 of 45 United States Bankruptcy Court

Western District of North Carolina

IN RE:	Case No
Bivona, James R.	Chapter 7
D	ebtor(s)

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

### State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$

### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

$_{B6A \text{ (Official Form 6A)}} Q_{19/03}^{2} 2187$	Doc
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IN RE Bivona, James R.

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Debtor(s)

Case No. \_\_\_\_\_(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2 week timeshare at Massanutten, VA resort (Rockingham County)	Tenancy by the Entirety	J	7,000.00	0.00
House and lot at 3101 Goneaway Rd., Charlotte, NC 28210	Tenancy by the Entirety	J	260,000.00	286,000.00

TOTAL

267,000.00

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IN RE Bivona, James R.

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.		U.S. Currency		13.00
2. Checking, savings or other fir		Wachovia Bank - joint checking	J	100.00
accounts, certificates of depos shares in banks, savings and l		Wachovia Bank - joint checking	J	50.00
thrift, building and loan, and homestead associations, or crunions, brokerage houses, or cooperatives.		Wachovia Bank - joint savings	J	19.00
Security deposits with public telephone companies, landlore others.				
Household goods and furnishing		Appliances (1/2 value shown)	J	400.00
include audio, video, and comequipment.	nputer	Bedroom Furniture (1/2 value shown)	J	1,200.00
equipment.		Computer (1/2 value shown)	J	100.00
		Miscellaneous items (1/2 value shown)	J	250.00
		Other furniture (1/2 value shown)	J	300.00
		TV, Stereo, DVD (1/2 value shown)	J	350.00
<ol> <li>Books, pictures and other art antiques, stamp, coin, record, compact disc, and other collectibles.</li> </ol>	tape,	Baseball cards		500.00
6. Wearing apparel.		Clothing and accessories		100.00
7. Furs and jewelry.		Wedding ring and necklace		50.00
8. Firearms and sports, photogra	phic,	.45 cal. pistol		400.00
and other hobby equipment.		.50 cal. muzzle loader		50.00
		7 mm Savage rifle		150.00
		Camping equipment		200.00
		Compound bow		300.00
Interest in insurance policies.     insurance company of each politemize surrender or refund value.	olicy and alue of			
10. Annuities. Itemize and name issue.	each X			

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\_ Case No. \_

IN RE Bivona, James R.

Debtor(s)

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) - Five Star Plumbing Contractors, Inc.		1,900.00
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.		1/6 interest in Five Star Plumbing Contractors, Inc. (ceased operation June, 2009) 1/6 member FSP Properties, LLC (single asset real estate)		0.00 0.00
14.	Interests in partnerships or joint ventures, Itemize.	x	170 member i or Froperties, LLO (single asset real estate)		0.00
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
		$oxed{oxed}$		<u> </u>	

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(If known)

IN RE Bivona, James R.

Debtor(s)

\_ Case No. \_

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25.	Automobiles, trucks, trailers, and		1966 Ford Mustang (in pieces)		500.00
	other vehicles and accessories.		1980 5-foot box trailer (Old U-Haul)	Н	200.00
			2000 Ford F-250 work truck (200,000 mi.)	J	2,000.00
			2003 18-foot open trailer	J	250.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.		Desk, chair, bookshelf		200.00
29.	Machinery, fixtures, equipment, and supplies used in business.		Saws, drills, hand tools		250.00
30.	Inventory.	X			
31.	Animals.		Bull mastiff dog	J	50.00
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	Х	4. 1. 1. 4.71/40		200.00
35.	Other personal property of any kind not already listed. Itemize.		4-wheeler ATV (10 yrs. old)		200.00
	not already listed. Refinze.		Broken yard tools	J	10.00
			Lawn mower	J	10.00
			TO'	ΓAL	10,102.00

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(If known)

IN RE Bivona, James R.

Boodinone

Case No. \_

Debtor(s)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
House and lot at 3101 Goneaway Rd., Charlotte, NC 28210	11 USC § 522(b)(3)(B)	100%	260,000.00
SCHEDULE B - PERSONAL PROPERTY			
U.S. Currency	G.S. § 1-362	13.00	13.00
Wachovia Bank - joint checking	G.S. § 1-362	100.00	100.00
Wachovia Bank - joint checking	G.S. § 1-362	50.00	50.00
Wachovia Bank - joint savings	G.S. § 1-362	19.00	19.00
Appliances (1/2 value shown)	G.S. § 1C-1601(a)(4)	400.00	400.00
Bedroom Furniture (1/2 value shown)	G.S. § 1C-1601(a)(4)	1,200.00	1,200.00
Computer (1/2 value shown)	G.S. § 1C-1601(a)(4)	100.00	100.00
Miscellaneous items (1/2 value shown)	G.S. § 1C-1601(a)(4)	250.00	250.00
Other furniture (1/2 value shown)	G.S. § 1C-1601(a)(4)	300.00	300.00
TV, Stereo, DVD (1/2 value shown)	G.S. § 1C-1601(a)(4)	350.00	350.00
Baseball cards	G.S. § 1C-1601(a)(4)	500.00	500.00
Clothing and accessories	G.S. § 1C-1601(a)(4)	100.00	100.00
Wedding ring and necklace	G.S. § 1C-1601(a)(4)	50.00	50.00
.45 cal. pistol	G.S. § 1C-1601(a)(4)	400.00	400.00
.50 cal. muzzle loader	G.S. § 1C-1601(a)(2)	50.00	50.00
7 mm Savage rifle	G.S. § 1C-1601(a)(2)	150.00	150.00
Camping equipment	G.S. § 1C-1601(a)(4)	200.00	200.00
Compound bow	G.S. § 1C-1601(a)(4)	300.00	300.00
401(k) - Five Star Plumbing Contractors, Inc.	G.S. § 1C-1601(a)(9)	1,900.00	1,900.00
1966 Ford Mustang (in pieces)	G.S. § 1C-1601(a)(2)	500.00	500.00
1980 5-foot box trailer (Old U-Haul)	G.S. § 1C-1601(a)(2)	200.00	200.00
2000 Ford F-250 work truck (200,000 mi.)	G.S. § 1C-1601(a)(3)	1,000.00	2,000.00
2003 18-foot open trailer	G.S. § 1C-1601(a)(2)	125.00	250.00
Desk, chair, bookshelf	G.S. § 1C-1601(a)(4)	200.00	200.00
Saws, drills, hand tools	G.S. § 1C-1601(a)(5)	250.00	250.00
Bull mastiff dog	G.S. § 1C-1601(a)(4)	50.00	50.00
4-wheeler ATV (10 yrs. old)	G.S. § 1C-1601(a)(2)	200.00	200.00
Broken yard tools	G.S. § 1C-1601(a)(4)	10.00	10.00
Lawn mower	G.S. § 1C-1601(a)(4)	10.00	10.00

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(If known)

IN RE Bivona, James R.

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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8341	Х	J	1st Deed of Trust on residence	T			188,000.00	
Taylor, Bean & Whittaker 1417 N. Magnolia Ave. Ocala, FL 34475			VALUE \$ <b>260,000.00</b>					
ACCOUNT NO. 1321	Х	J	2nd Deed of Trust on residence	T			98,000.00	
Wachovia Bank Prime Equity Line P.O. Box 96074 Charlotte, NC 28296-0074			VALUE \$ <b>260,000.00</b>					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
					tota page		\$ 286,000.00	\$
			(Use only on la		Tota page		\$ <b>286,000.00</b> (Report also on	\$ (If applicable, report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

1 continuation sheets attached

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IN RE Bivona, James R.

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(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

### **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPLITED	DISTO LED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			Notice purposes only.				t			
Internal Revenue Service 320 Federal Place, Room 209 Greensboro, NC 27401								0.00		
ACCOUNT NO.			Notice purposes only.							
Mecklenburg County Tax PO Box 32247 Charlotte, NC 28232								0.00		
ACCOUNT NO.			Notice purposes only.							
NC Department Of Revenue PO Box 25000 Raleigh, NC 27640-5000								0.00		
ACCOUNT NO.				Г			Ť			
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no. 1 of 1 continuation sheets	att	ached		Sub			1			
Schedule of Creditors Holding Unsecured Priority	Cla	aims	(Totals of th				\$		\$	\$
(Use only on last page of the comp	olete	ed Sch	nedule E. Report also on the Summary of Sch	edu		.)	\$			
(Us report also on the	e or	nly on atistic	last page of the completed Schedule E. If app al Summary of Certain Liabilities and Relate	olica	Fota able ata	e,			\$	\$

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IN RE Bivona, James R.

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Case No. \_\_\_\_\_(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6200</b>	Х		Business debt of Five Star Plumbing Contractors,	П		T	
All-Points Waste Service, Inc. P.O. Box 2458 ndian Trail, NC 28079			Inc.				435.99
ACCOUNT NO. <b>L707</b>	X		Business debt of Five Star Plumbing Contractors,	П			
AlwaysCare Benefits, Inc. Dept. 1419 P.O. Box 2121 Memphis, TN 38159			Inc.				56.44
ACCOUNT NO. <b>2557</b>	Х		Business debt of Five Star Plumbing Contractors,	П	_	T	
AT&T Advertising & Publishing P.O. Box 105024 Atlanta, GA 30348-5024			Inc.				368.46
ACCOUNT NO. <b>1567</b>				П	_	T	
Bank Of America P.O. Box 15019 Wilmington, DE 19886-5019							8,407.00
6 continuation sheets attached			(Total of th	Subt			\$ 9,267.89
- continuation succes attached			(Use only on last page of the completed Schedule F. Report	T	ota	ıl	φ 5,201100
			the Summary of Schedules and, if applicable, on the St			- 1	\$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5400	Х		Business debt of Five Star Plumbing Contractors,	П			
Blue Cross Blue Shield Of North Carolina P.O. Box 580017 Charlotte, NC 28258-0017			Inc.				11,533.84
ACCOUNT NO. 9706						$\dashv$	11,555.04
Chase Card Services P.O. Box 15548 Wilmington, DE 19886-5548							8,000.00
ACCOUNT NO.	Х		Business debt of Five Star Plumbing Contractors,				0,000.00
Dale Jarrett Ford 88 Dale Jarrett Blvd. Monroe, NC 28110			Inc.				900.00
ACCOUNT NO. 9837	Х		Business debt of Five Star Plumbing Contractors,				
Duke Energy P.O. Box 1090 Charlotte, NC 28272			Inc.				272.45
ACCOUNT NO. <b>5920</b>	Х		Business debt of Five Star Plumbing Contractors,			$\dashv$	376.15
Ferguson Enterprises, Inc. 5025 Sunset Rd. Charlotte, NC 28269-2748			Inc.				62 042 72
ACCOUNT NO. 3476	Х		Business debt of Five Star Plumbing Contractors,			$\dashv$	63,042.73
Flat Iron Capital 950 17th St., Ste. 1300 Denver, CO 80202			Inc.				25 252 25
ACCOUNT NO. <b>0954</b>	Х		Business debt of Five Star Plumbing Contractors,	H		$\dashv$	25,252.35
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				37,611.27
Sheet no. 1 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is n		- 1	\$ 146,716.34
Schedule of Creditors Holding Obsecuted Nonphorny Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	T also atis	ota o o tica	ıl n ıl	

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8344	х		Business debt of Five Star Plumbing Contractors,			1	
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				10,782.98
ACCOUNT NO. 2761	х		Business debt of Five Star Plumbing Contractors,			$^{\dagger}$	
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				23,569.63
ACCOUNT NO. <b>7979</b>	Х		Business debt of Five Star Plumbing Contractors,			$^{\dagger}$	
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				33,103.58
ACCOUNT NO. 2899	х		Business debt of Five Star Plumbing Contractors,			1	, , , , , ,
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				14,604.13
ACCOUNT NO. 4386	Х		Business debt of Five Star Plumbing Contractors,			+	1 1,00 1110
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				32,803.86
ACCOUNT NO. 4287	Х		Business debt of Five Star Plumbing Contractors,			$\dashv$	
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				44.000.40
ACCOUNT NO 6625	Х		Business debt of Five Star Plumbing Contractors,	H		+	14,890.16
ACCOUNT NO. 6625  Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	^		Inc.				15,841.49
Sheet no. 2 of 6 continuation sheets attached		l		Sub		- 1	
Schedule of Creditors Holding Unsecured Nonpriority Claim	ms		(Total of the (Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T alse	ota o oı tica	ıl n	\$ 145,595.83

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2905</b>	Х		Business debt of Five Star Plumbing Contractors,			H	
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				12,922.41
ACCOUNT NO. <b>0881</b>	Х		Business debt of Five Star Plumbing Contractors,				,
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				15,520.00
ACCOUNT NO. 3702	х		Business debt of Five Star Plumbing Contractors,			H	10,020.00
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				36,311.04
ACCOUNT NO. 2465	х		Business debt of Five Star Plumbing Contractors,			П	,
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				20,525.08
ACCOUNT NO. 2345	х		Business debt of Five Star Plumbing Contractors,			H	
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				34,729.16
ACCOUNT NO. <b>0287</b>	х		Business debt of Five Star Plumbing Contractors,			П	
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.	:			8,406.10
ACCOUNT NO. 2949	х		Business debt of Five Star Plumbing Contractors,			$\sqcap$	
Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901			Inc.				14,802.51
Sheet no. 3 of 6 continuation sheets attached to				Sub		- 1	•
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	_	-	-	\$ 143,216.30
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Standard of Certain Liabilities and Relate	also tatis	tica	n al	\$

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Summary of Certain Liabilities and Related Data.) \$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2193	X		Business debt of Five Star Plumbing Contractors,			$^{\dagger}$	
GMAC P.O. Box 9001948 Louisville, KY 40290-1948			Inc.				2 050 07
ACCOUNT NO. <b>5003</b>	x		Business debt of Five Star Plumbing Contractors,			+	3,652.97
HD Supply Plumbing/HVAC, Ltd. 10301 Industrial Dr. Pineville, NC 28134-6519			Inc.				214,929.33
ACCOUNT NO. <b>0822</b>	x		Business debt of Five Star Plumbing Contractors,				214,929.33
Home Depot Credit Services P.O. Box 653002 Dallas, TX 75265-3002			Inc.				2,396.09
ACCOUNT NO. <b>4934</b>	х		Business debt of Five Star Plumbing Contractors,			$\forall$	2,000.00
Johnston, Allison & Hord, P.A. Attorneys At Law 1065 E. Morehead St. Charlotte, NC 28204			Inc.				852.45
ACCOUNT NO. <b>1386</b>	x		Business debt of Five Star Plumbing Contractors,			1	032.43
Murray Supply Company P.O. Box 15023 Winston-Salem, NC 27113			Inc.				52 000 00
ACCOUNT NO. 3323	x		Business debt of Five Star Plumbing Contractors,	H		+	52,000.00
NEC Financial Services, LLC 1 Park 80 West, 3rd Floor Saddle Brook, NJ 07663			Inc.				
ACCOUNT NO. <b>8782</b>	X		Business debt of Five Star Plumbing Contractors,	H			202.20
Office Depot Credit Plan P.O. Box 689020 Des Moines, IA 50368-9020	^^		Inc.				0.050.00
Sheet no. 4 of 6 continuation sheets attached to				Subi	tota	ıl	9,250.09
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Standard of Certain Liabilities and Relate	is pa T t also tatis	age Ota o o tica	e) <u>                                    </u>	\$ 283,283.13 \$

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IN RE Bivona, James R.

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0625</b>	X		Business debt of Five Star Plumbing Contractors,	Н		$\dashv$	
Paetec 600 WillowBrook Office Park Fairport, NY 14450			Inc.				4 494 02
ACCOUNT NO. <b>4001</b>	X		Business debt of Five Star Plumbing Contractors,			+	1,184.93
Piedmont Natural Gas P.O. Box 533500 Atlanta, GA 30353			Inc.				
	\\		During a data of Fire Otes Physics Control (1997)			_	44.22
ACCOUNT NO. 2166  SBS Charlotte 1310 Madrid St., Ste. 101 Marshall, MN 56258	x		Business debt of Five Star Plumbing Contractors, Inc.				3,754.58
ACCOUNT NO. <b>8024</b>	x	Business debt of Five Star Plumbing Contractors,		Н		+	0,104.00
Sprint P.O. Box 8077 London, KY 40742			Inc.				4 040 00
ACCOUNT NO. 1400	X		Business debt of Five Star Plumbing Contractors,	Н		$\dashv$	1,018.88
Suite 1000 4801-100 Chastain Ave. Charlotte, NC 28217			Inc.				202.22
ACCOUNT NO. <b>5471</b>	X		Business debt of Five Star Plumbing Contractors,	Н		$\dashv$	260.00
Sunbelt Rental Attn: Barbara Mungo - A.P. P.O. Box 409211 Atlanta, GA 30384-9211			Inc.				0.055.00
ACCOUNT NO. <b>5754</b>	X		Business debt of Five Star Plumbing Contractors,	$\vdash$		+	6,255.93
SunTrust Bank Commercial Credit Services P.O. Box 4418 Atlanta, GA 30302			Inc.				99,987.83
Sheet no <b>5</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Subi		- 1	\$ 112,506.37
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	T also atis	ota o o tica	ıl n ıl	

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(If known)

IN RE Bivona, James R.

Debtor(s)

\_ Case No. \_

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2601</b>	Х		Business debt of Five Star Plumbing Contractors,	Ħ			
Union County Tax Collector P.O. Box 38 Monroe, NC 28111-0038			Inc.				39.98
A GOOD TO NO. 6404	Х		Business debt of Five Star Plumbing Contractors,	Н		$\dashv$	39.90
ACCOUNT NO. 6401 Union Power Cooperative P.O. Box 5014 Monroe, NC 28111-5014	_^		Inc.				
4000	_		Dusiness debt of Five Stee Blumbing Contractors				948.87
ACCOUNT NO. 1002  Verizon Wireless P.O. Box 660108  Dallas, TX 75266-0108	X		Business debt of Five Star Plumbing Contractors, Inc.				164.02
ACCOUNT NO. 9662	x		Business debt of Five Star Plumbing Contractors,			1	104.02
Wachovia Bank Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502			Inc.				499,552.00
ACCOUNT NO. 3412	х		Guarantor for obligation of FSP Properties, LLC	H			100,002.00
Wachovia Bank, N.A. Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502							546,122.38
ACCOUNT NO. <b>4833</b>	х		Business debt of Five Star Plumbing Contractors,	Н			040,122.00
Windstream Attn: Support Services 1720 Galleria Blvd. Charlotte, NC 28270			Inc.				00.54
ACCOUNT NO. <b>8992</b>	Х		Business debt of Five Star Plumbing Contractors,	H		$\dashv$	99.54
Wright Express C/O Fleet Services P.O. Box 6293 Carol Stream, IL 60197-6293	^		Inc.				8,223.93
Sheet no6 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	•	age	;)	\$ 1,055,150.72
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	t als tatis	tica	n ıl	\$ 1,895,736.58

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IN RE Bivona, James R.			Case No.		

Debtor(s)

(If known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ve Star Plumbing Contractors, Inc. AND	Johnston, Allison & Hord, P.A.
son M. Nagel, Mark A. Dunham, Peter	Attorneys At Law
nandler, Gary Connor, Jeff Scisciani	1065 E. Morehead St.
onroe, NC	Charlotte, NC 28204
,	,
	Verizon Wireless
	P.O. Box 660108
	Dallas, TX 75266-0108
	All-Points Waste Service, Inc.
	P.O. Box 2458
	Indian Trail, NC 28079
	AlwaysCare Benefits, Inc.
	Dept. 1419
	P.O. Box 2121
	Memphis, TN 38159
	AT&T Advertising & Publishing
	P.O. Box 105024
	Atlanta, GA 30348-5024
	Blue Cross Blue Shield Of North Carolina
	P.O. Box 580017
	Charlotte, NC 28258-0017
	Dale Jarrett Ford
	88 Dale Jarrett Blvd.
	Monroe, NC 28110
	Duke Energy
	P.O. Box 1090
	Charlotte, NC 28272
	3,
	Wright Express
	C/O Fleet Services
	P.O. Box 6293
	Carol Stream, IL 60197-6293
	Ferguson Enterprises, Inc.
	5025 Sunset Rd.
	Charlotte, NC 28269-2748
	Flat Iron Capital
	950 17th St., Ste. 1300
	Denver, CO 80202
	Ford Credit
	National Bankruptcy Service Center P.O. Box 537901
	L.O. DOX 231301

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IN RE Bivona, James R.

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**SCHEDULE H - CODEBTORS** 

(Continuation Sheet)

(Continuation Sheet)							
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR						
	Livonia, MI 48153-7901						
	Ford Credit						
	National Bankruptcy Service Center						
	P.O. Box 537901						
	Livonia, MI 48153-7901						
	Ford Credit						
	National Bankruptcy Service Center						
	P.O. Box 537901 Livonia, MI 48153-7901						
	21701114, III 40100 1001						
	Ford Credit						
	National Bankruptcy Service Center P.O. Box 537901						
	Livonia, MI 48153-7901						
	Ford Credit National Bankruptcy Service Center						
	P.O. Box 537901						
	Livonia, MI 48153-7901						
	Ford Credit						
	National Bankruptcy Service Center						
	P.O. Box 537901						
	Livonia, MI 48153-7901						
	Ford Credit						
	National Bankruptcy Service Center						
	P.O. Box 537901 Livonia, MI 48153-7901						
	Ford Credit						
	National Bankruptcy Service Center P.O. Box 537901						
	Livonia, MI 48153-7901						
	Ford Credit National Bankruptcy Service Center						
	P.O. Box 537901						
	Livonia, MI 48153-7901						
	Ford Credit						
	National Bankruptcy Service Center						
	P.O. Box 537901						
	Livonia, MI 48153-7901						
	Ford Credit						
	National Bankruptcy Service Center						
	P.O. Box 537901 Livonia, MI 48153-7901						
	Ford Credit						
	National Bankruptcy Service Center P.O. Box 537901						
	Livonia, MI 48153-7901						
	Ford Credit						
	Ford Gredit						

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### **SCHEDULE H - CODEBTORS** (Continuation Sheet)

(Continuation Sneet)						
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR					
	National Bankruptcy Service Center P.O. Box 537901					
	Livonia, MI 48153-7901					
	Ford Credit					
	National Bankruptcy Service Center P.O. Box 537901					
	Livonia, MI 48153-7901					
	Ford Credit					
	National Bankruptcy Service Center					
	P.O. Box 537901 Livonia, MI 48153-7901					
	GMAC					
	P.O. Box 9001948					
	Louisville, KY 40290-1948					
	Home Depot Credit Services					
	P.O. Box 653002 Dallas, TX 75265-3002					
	HD Supply Plumbing/HVAC, Ltd. 10301 Industrial Dr.					
	Pineville, NC 28134-6519					
	Murray Supply Company					
	P.O. Box 15023					
	Winston-Salem, NC 27113					
	NEC Financial Services, LLC					
	1 Park 80 West, 3rd Floor Saddle Brook, NJ 07663					
	Sprint					
	P.O. Box 8077					
	London, KY 40742					
	Office Depot Credit Plan					
	P.O. Box 689020					
	Des Moines, IA 50368-9020					
	Paetec 600 WillowBrook Office Park					
	Fairport, NY 14450					
	Piedmont Natural Gas					
	P.O. Box 533500					
	Atlanta, GA 30353					
	SBS Charlotte					
	1310 Madrid St., Ste. 101 Marshall, MN 56258					
	Suite 1000					
	4801-100 Chastain Ave.					
	Charlotte, NC 28217					

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Case No. \_

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## **SCHEDULE H - CODEBTORS**

(Continuation Sheet) NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR Sunbelt Rental Attn: Barbara Mungo - A.P. P.O. Box 409211 Atlanta, GA 30384-9211 SunTrust Bank **Commercial Credit Services** P.O. Box 4418 Atlanta, GA 30302 **Union County Tax Collector** P.O. Box 38 Monroe, NC 28111-0038 **Union Power Cooperative** P.O. Box 5014 Monroe, NC 28111-5014 Wachovia Bank Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502 Windstream Attn: Support Services 1720 Galleria Blvd. Charlotte, NC 28270 FSP Properties, LLC ANDJason Nagel, Mark Wachovia Bank, N.A. Dunham, Peter Chandler, Gary Connor, **Commercial Loan Services** Jeffrey Scisciani P.O. Box 740502 Charlotte, NC Atlanta, GA 30374-0502 Jennifer Bivona Taylor, Bean & Whittaker 3101 Goneaway Rd. 1417 N. Magnolia Ave. Ocala, FL 34475 Charlotte, NC 28210 Wachovia Bank **Prime Equity Line** P.O. Box 96074 Charlotte, NC 28296-0074

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Debtor(s)

Case No.

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF	DEBTOR AND	) SPOUS	SE		
Married	RELATIONSHIP(S): Daughter Daughter				AGE(S) <b>7</b> <b>5</b>	:
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer		nemaker And nemaker And				
· · · · · · · · · · · · · · · · · · ·	or projected monthly income at time case filed) alary, and commissions (prorate if not paid month)	thly)	\$ \$	DEBTOR	\$ \$	SPOUSE
3. SUBTOTAL			\$	0.00	\$	0.00
4. LESS PAYROLL DEDUCTION a. Payroll taxes and Social Secur b. Insurance c. Union dues d. Other (specify)			\$ \$ \$ \$		\$ \$ \$ \$	
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS		\$	0.00	\$	0.00
6. TOTAL NET MONTHLY TA	AKE HOME PAY		\$	0.00	\$	0.00
<ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>	of business or profession or farm (attach detaile ort payments payable to the debtor for the debtor ment assistance		\$ \$ \$		\$ \$ \$	
			\$		\$	
12. Pension or retirement income 13. Other monthly income			\$ \$		\$ \$	
(Specify) Unemployment Comp	pensation		\$ \$ \$	2,253.00	\$ \$ \$	
14. SUBTOTAL OF LINES 7 TI	HROUGH 13		\$	2,253.00	\$	
15. AVERAGE MONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	2,253.00	\$	0.00
<b>16. COMBINED AVERAGE MO</b> if there is only one debtor repeat to	ONTHLY INCOME: (Combine column totals a partial reported on line 15)	from line 15;		\$	2,253.	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Bivona, James R.

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17. Other **Equity Line** 

Pet Expenses
Personal Care

Debtor(s)

(If known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the do on Form22A or 22C.	te any paymen eductions from	ts made biweekly, n income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,451.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	135.00
b. Water and sewer	\$	30.00
c. Telephone	\$	
d. Other See Schedule Attached	\$	445.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	300.00
4. Food	\$	650.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	48.00
c. Health	\$	
d. Auto	\$	110.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	ф	05.00
(Specify) Vehicle Taxes	\$	25.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	—_ <sub>2</sub> —	
a. Auto	\$	
a. Auto b. Other	ф —	
U. OUICI	— ¢	
14. Alimony, maintenance, and support paid to others	— · • —	
15. Payments for support of additional dependents not living at your home	\$ —— \$	
13. I ayrinents for support of additional dependents not fiving at your nome	φ	

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

\$ \_\_\_\_\_4,344.00

400.00

100.00

100.00

\$

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **Debtor is seeking employment.** 

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$\$ 2,253.00
b. Average monthly expenses from Line 18 above	\$ 4,344.00
c. Monthly net income (a. minus b.)	\$ -2,091.00

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Debtor(s)

 ${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$ 

Continuation Sheet - Page 1 of 1
Other Utilities (DEBTOR)

Telephone And Internet
Cable TV

Cable TV
Cell Phones

80.00 100.00 265.00

(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Bivona, James R.

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Debtor(s)

Case No.

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **25** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: August 13, 2009 Signature: /s/ James R. Bivona Debtor James R. Bivona Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Page 31 of 45 Document **United States Bankruptcy Court** 

Western District of North Carolina

IN RE:	Case No
Bivona, James R.	Chapter <b>7</b>
Debtor(s)	
STATEMENT OF F	INANCIAL AFFAIRS
is combined. If the case is filed under chapter 12 or chapter 13, a married do is filed, unless the spouses are separated and a joint petition is not filed. A farmer, or self-employed professional, should provide the information requipersonal affairs. To indicate payments, transfers and the like to minor chi	petition may file a single statement on which the information for both spouses ebtor must furnish information for both spouses whether or not a joint petition an individual debtor engaged in business as a sole proprietor, partner, family ested on this statement concerning all such activities as well as the individual's ldren, state the child's initials and the name and address of the child's parent disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
	have been in business, as defined below, also must complete Questions 19 - <b>abeled "None."</b> If additional space is needed for the answer to any question, se number (if known), and the number of the question.
DEFI	NITIONS
for the purpose of this form if the debtor is or has been, within six years in an officer, director, managing executive, or owner of 5 percent or more of partner, of a partnership; a sole proprietor or self-employed full-time or partnership.	e debtor is a corporation or partnership. An individual debtor is "in business" mediately preceding the filing of this bankruptcy case, any of the following: the voting or equity securities of a corporation; a partner, other than a limited rt-time. An individual debtor also may be "in business" for the purpose of this as an employee, to supplement income from the debtor's primary employment.
	the debtor; general partners of the debtor and their relatives; corporations of ctors, and any owner of 5 percent or more of the voting or equity securities of of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.
1. Income from employment or operation of business	
None State the gross amount of income the debtor has received from en including part-time activities either as an employee or in independe case was commenced. State also the gross amounts received duri maintains, or has maintained, financial records on the basis of a fi beginning and ending dates of the debtor's fiscal year.) If a joint pet	inployment, trade, or profession, or from operation of the debtor's business, ent trade or business, from the beginning of this calendar year to the date this ng the <b>two years</b> immediately preceding this calendar year. (A debtor that iscal rather than a calendar year may report fiscal year income. Identify the ition is filed, state income for each spouse separately. (Married debtors filing whether or not a joint petition is filed, unless the spouses are separated and a

0.00 2009 - \$31,250.00 - Five Star Plumbing Contractors 2008 - \$65,520.00 - Five Star Plumbing Contractors 2007 - \$65,520.00 - Five Star Plumbing Contractors

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2009 - Unemployment compensation - \$6,240.00

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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AMOUNT **PAID** 

**AMOUNT** STILL OWING

NAME AND ADDRESS OF CREDITOR Taylor, Bean & Whittaker 1417 N. Magnolia Ave. Ocala, FL 34475

DATES OF PAYMENTS \$1451.00 per month

1,451.00

Desc Main

188,000.00

Wachovia Monthly \$400.00 400.00 98,000.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION Murray Supply Company, LLC vs Collection on account **Forsyth County Superior Court** Answer due

**Five Star Plumbing Contractors,** 

Inc., et al.; 09-CVS-4872

Ferguson Enterprises, Inc. of Virginia d/b/a Ferguson Enterprises, Inc. vs. Five Star Plumbing Contractors, Inc., et al.; 09-CVD-13624

Collection on account

**Wake County District Court** 

Answer due

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the** commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
R. Ko 1275	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY 08/13/2009 2,500.00  Hwy. 16 S. ley, NC 28164
10. O	ther transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	losed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. S	afe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. S	etoffs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. P	roperty held for another person
None	List all property owned by another person that the debtor holds or controls.
15. P	rior address of debtor
None	If debtor has moved within <b>three years</b> immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER **INDIVIDUAL** TAXPAYER-I.D. NO.

**Five Star Plumbing Contractors,** 

Inc.

**FSP Properties, LLC** 

(ITIN)/COMPLETE EIN **ADDRESS** 

Monroe, NC

P.O. Box 472348 Charlotte, NC 28247 NATURE OF **BUSINESS** (1/6 interest) General plumbing

(1/6 member);

2007 - present

**BEGINNING AND** 

2000 - June, 2009

**ENDING DATES** 

Owner of commercial building occupied by **Five Star** Plumbing Contractors, Inc.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **FSP Properties, LLC** 

**ADDRESS** P.O. Box 472348 Charlotte, NC 28247

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>August 13, 2009</b>	Signature /s/ James R. Bivona	
	of Debtor	James R. Bivona
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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	Western Distric	t of North Carolin	a
IN RE:			Case No.
Bivona, James R.			Chapter 7
	Debtor(s)		
CHAPTER 7	INDIVIDUAL DEBT	OR'S STATEMEN	NT OF INTENTION
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necessary		be fully completed for	EACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Taylor, Bean & Whittaker			ty Securing Debt: 3101 Goneaway Rd., Charlotte, NC 28210
Property will be (check one):  ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ✓ Other. Explain Retain and pay pu		(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt  Not claim	ed as exempt		
Property No. 2 (if necessary)			
Creditor's Name: Wachovia Bank			ty Securing Debt: 3101 Goneaway Rd., Charlotte, NC 28210
Property will be (check one):  ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☑ Other. Explain Retain and pay pu		(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt Not claim	ed as exempt		
<b>PART B</b> – Personal property subject to unadditional pages if necessary.)	nexpired leases. (All three	e columns of Part B mi	ust be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
continuation sheets attached (if any	)		•
I declare under penalty of perjury tha personal property subject to an unexp		y intention as to any	property of my estate securing a debt and/or
Date:August 13, 2009	/s/ James R. Bivo Signature of Debto		

Signature of Joint Debtor

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IN RE:		Case No
Bivona, James R.		Chapter 7
	Debtor(s)	_
	VERIFICATION OF CREDITOR MATRI	IX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Date: August 13, 2009	Signature: /s/ James R. Bivona	
	James R. Bivona	Debtor
Date:	Signature:	
		Joint Debtor, if any

All-Points Waste Service, Inc. P.O. Box 2458
Indian Trail, NC 28079

AlwaysCare Benefits, Inc. Dept. 1419 P.O. Box 2121 Memphis, TN 38159

AT&T Advertising & Publishing P.O. Box 105024 Atlanta, GA 30348-5024

Bank Of America P.O. Box 15019 Wilmington, DE 19886-5019

Blue Cross Blue Shield Of North Carolina P.O. Box 580017 Charlotte, NC 28258-0017

Charlotte Winnelson 1100 N. Graham St. Charlotte, NC 28206

Charlotte Winnelson C/O Erik M. Rosenwood, Esq. 2020 Charlotte Plaza, 201 S. College St. Charlotte, NC 28244-2020

Chase Card Services P.O. Box 15548 Wilmington, DE 19886-5548 Dale Jarrett Ford 88 Dale Jarrett Blvd. Monroe, NC 28110

Duke Energy P.O. Box 1090 Charlotte, NC 28272

Ferguson Enterprises, Inc. C/O Byron L. Saintsing, Esq. P.O. Box 26268
Raleigh, NC 27611-6268

Ferguson Enterprises, Inc. 5025 Sunset Rd. Charlotte, NC 28269-2748

Flat Iron Capital 950 17th St., Ste. 1300 Denver, CO 80202

Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901

**GMAC** 

P.O. Box 9001948 Louisville, KY 40290-1948

HD Supply Plumbing/HVAC, Ltd. C/O The Andersen Group 3409 N. Hullen St., Ste. 200 Metairie, LA 70002

HD Supply Plumbing/HVAC, Ltd. 10301 Industrial Dr. Pineville, NC 28134-6519

Home Depot Credit Services P.O. Box 653002 Dallas, TX 75265-3002

Internal Revenue Service 320 Federal Place, Room 209 Greensboro, NC 27401

Jennifer Bivona 3101 Goneaway Rd. Charlotte, NC 28210

Johnston, Allison & Hord, P.A. Attorneys At Law 1065 E. Morehead St. Charlotte, NC 28204

Mecklenburg County Tax PO Box 32247 Charlotte, NC 28232

Murray Supply Company P.O. Box 15023 Winston-Salem, NC 27113

Murray Supply Company C/O Ross Law Firm Ste. 2201, Winston Tower 301 N. Main St. Winston-Salem, NC 27101

National Trust Insurance Co. 6300 University Parkway Sarasota, FL 34240-8424

NC Department Of Revenue PO Box 25000 Raleigh, NC 27640-5000

NEC Financial Services, LLC 1 Park 80 West, 3rd Floor Saddle Brook, NJ 07663

Office Depot Credit Plan P.O. Box 689020 Des Moines, IA 50368-9020

Paetec 600 WillowBrook Office Park Fairport, NY 14450

Piedmont Natural Gas P.O. Box 533500 Atlanta, GA 30353

SBS Charlotte 1310 Madrid St., Ste. 101 Marshall, MN 56258

Sprint
P.O. Box 8077
London, KY 40742

Suite 1000 4801-100 Chastain Ave. Charlotte, NC 28217 Sunbelt Rental
Attn: Barbara Mungo - A.P.
P.O. Box 409211
Atlanta, GA 30384-9211

SunTrust Bank Commercial Credit Services P.O. Box 4418 Atlanta, GA 30302

Taylor, Bean & Whittaker 1417 N. Magnolia Ave. Ocala, FL 34475

Union County Tax Collector P.O. Box 38 Monroe, NC 28111-0038

Union Power Cooperative P.O. Box 5014 Monroe, NC 28111-5014

Verizon Wireless P.O. Box 660108 Dallas, TX 75266-0108

Wachovia Bank
Prime Equity Line
P.O. Box 96074
Charlotte, NC 28296-0074

Wachovia Bank Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502 Wachovia Bank, N.A. Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502

Windstream Attn: Support Services 1720 Galleria Blvd. Charlotte, NC 28270

Wright Express C/O Fleet Services P.O. Box 6293 Carol Stream, IL 60197-6293 Case 09-32187

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Debtor(s)		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR		
Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in cont of or in connection with the bankruptcy case is as follows:		
For legal services, I have agreed to accept		
Prior to the filing of this statement I have received		
Balance Due		
The source of the compensation paid to me was: Debtor Other (specify):		
The source of compensation to be paid to me is:		
I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.		
I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.		
In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:		
<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> </ul>		

By agreement with the debtor(s), the above disclosed fee does not include the following services:

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 13, 2009

Date

/s/ R. Keith Johnson

R. Keith Johnson 8840 R. Keith Johnson, P.A. 1275 Hwy. 16 South Stanley, NC 28164